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Date of Deposit: January 18, 2005

Our Case No. 10106/4

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Forrest N. Krutter et al. ) Examiner: Natalie Pass  
Serial No.: 09/524,189 ) Art Unit: 3626  
Filing Date: March 13, 2000 )  
For: METHOD OF REINSURING AN )  
INSOLVENT INSURANCE OR )  
REINSURANCE COMPANY'S )  
LIABILITIES )

**FOURTH AMENDMENT UNDER 35 CFR 1.114**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed July 16, 2004, this amendment is being submitted under 37 CFR 1.114 along with a Request for Continued Examination and an appropriate Petition for Extension of Time. Please amend the above-identified application as below and consider the following remarks.

**Amendment to the Claims** begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.